

# 11074055

<b>FORM B1 UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK</b>		<b>Voluntary Petition</b>																	
Name of debtor (if individual, enter Last, First, Middle) <b>SELL, SCOTT</b>		Name of Joint Debtor (Spouse)(Last, First, Middle) <b>MOLINO SELL, RITA</b>																	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): d/b/a STEP BY STEP DAYCARE		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): As a Shareholder, Officer and Director Step By Step Daycare Inc. a/k/a RITA TIDESWELL																	
Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-6043		Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-9416																	
Street Address of Debtor (No., St, City, State, & Zip Code) 36 Chestnut Hill Lane South Williamsville, NY 14221		Street Address of Joint Debtor (No., St., City, State & Zip) 36 Chestnut Hill Lane South Williamsville, NY 14221																	
County of Residence or of the Principal Place of Business: Erie		County of Residence or of the Principal Place of Business: Erie																	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																	
<div style="font-size: 2em; font-weight: bold; margin: 0;">04-14041</div>																			
Location of Principal Assets of Business Debtor (if different from street address above):																			
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																			
<b>Venue:</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																			
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304- Case ancillary to foreign proceeding																	
<b>Nature of Debts</b> (Check one box) Consumer/Non-Business <input checked="" type="checkbox"/> Business		<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attached signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(e). See Official Form No. 3.																	
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e)(Optional)																			
<b>Statistical/Administrative Information</b> (estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY  <div style="transform: rotate(-45deg); font-size: 1.5em; font-weight: bold;">FILED</div> <div style="transform: rotate(-45deg); font-size: 1.2em;">MAY 28 PM 2:29</div> <div style="transform: rotate(-45deg); font-size: 1.2em;">U.S. BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK</div>																	
<table border="1" style="width: 100%; border-collapse: collapse; font-size: 0.8em;"> <tr> <th>Estimated Number of Creditors</th> <th>1-15</th> <th>16-49</th> <th>50-99</th> <th>100-199</th> <th>200-999</th> <th>1000-over</th> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td></td> </tr> </table>			Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												

Form Published by: Law Disks, 734 Franklin Avenue, Garden City, NY 11530

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location

Where Filed:

NONE

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Debtor

SCOTT SELL

X

Signature of Joint Debtor

RITA MOLINO SELL

Telephone Number (If not represented by attorney)

May 14 2004

Date

**Signature of Attorney**

X

Signature of Attorney for Debtor(s)

JOHN H. RING III

Printed Name of Attorney for Debtor(s) Bar ID Number

JOHN H. RING III

Firm Name

360 Dingens Street

Address

Buffalo, NY 14206

(716) 826-0770

Telephone Number

May 14 2004

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney for Debtor(s)

Date

JOHN H. RING III

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

# SCHEDULE A- REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the third column labeled "Husband, Wife, Joint or Community." if the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C—Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSB. WIFE JOINT COM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
36 Chestnut Hill Lane South Williamsville, New York		H	165,000.00	159,000.00
167 Louis Street Cheektowaga, New York		W	72,000.00	95,000.00
			237,000.00	TOTAL

**SCHEDULE B— PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C— Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G— Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY  Col A	NONE  Col B	DESCRIPTION AND LOCATION OF PROPERTY  Col. C	HUSB. WIFE JOINT COMM.  Col D	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTION OF ANY SECURED CLAIM OR EXEMPTION (Col F)	
1. Cash on hand.	1b.	1c.	1d.	1	200.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	2b. X	2c.	2d. H	2	
3. Security deposits with public utilities, telephone companies, landlords, and others.	3b. X	3c.	3d.	3	
4. Household goods and furnishings, including audio, video, and computer equipment.	4b.	4c. 36 Chestnut Hill Lane South Williamsville, New York	4d.	4	2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	5b. X	5c.	5d.	5	
6. Wearing apparel.	6b.	6c. 36 Chestnut Hill Lane South	6d.	6	
7. Furs and jewelry.	7b.	7c. Williamsville, New York	7d.	7	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	8b. X	8c.	8d.	8	
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	9b. X	9c.	9d.	9	
10. Annuities. Itemize and name each issuer.	10b. X	10c.	10d.	10	
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	11b. X	11c.	11d.	11	
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	12b.	12c. Step By Step Daycare Inc. Defunct	12d.	12	-0-
13. Interests in partnerships or joint ventures. Itemize.	13b. X	13c.	13d.	13	

14. Government and corporate bonds and other negotiable and non-negotiable instruments.	14b. X	14c.	14d.	14	
15. Accounts receivable.	15b. X	15c.	15d.	15	
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	16b.	16c. Child Support - nothing owed for back child support	16d.	16	-0-
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	17b. X	17c.	17d.	17	
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	18b. X	18c.	18d.	18	
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	19b. X	19c.	19d.	19	
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	20b. X	20c.	20d.	20	
21. Patents, copyrights, and other intellectual property. Give particulars.	21b. X	21c.	21d.	21	
22. Licenses, franchises, and other general intangibles. Give particulars.	22b. X	22c.	22d.	22	
23. Automobiles, trucks, trailers, and other vehicles and accessories.	23b.	23c. 1996 Nissan Sentra 2000 Chevrolet Ventura	23d.	23	500.00 10,000.00
24. Boats, motors, and accessories.	24b. X	24c.	24d.	24	
25. Aircraft and accessories.	25b. X	25c.	25d.	25	
26. Office equipment, furnishings, and supplies.	26b. X	26c.	26d.	26	
27. Machinery, fixtures, equipment, and supplies used in business.	27b. X	27c.	27d.	27	
28. Inventory.	28b. X	28c.	28d.	28	
29. Animals.	29b. X	29c.	29d.	29	
30. Crops— growing or harvested. give particulars.	30b. X	30c.	30d.	30	
31. Farming equipment and implements.	31b. X	31c.	31d.	31	
32. Farm supplies, chemicals, and feed.	32b. X	32c.	32d.	32	
33. Other personal property of any kind not already listed. Itemize.	33b. X	33c.	33d.	33	
Total			\$	13,700.00	

-0- continuation sheets attached

Include amounts from any continuation sheets attached.  
Report also on Summary of Schedules.

**SCHEDULE C—PROPERTY CLAIMED AS EXEMPT**

**Debtor(s) elect(s) the exemption to which the debtor(s) is entitled under:**

☐ 11 U.S.C. §522(d)(1) Federal exemptions provided in 11 U.S.C. §522(d). Note: these exemptions are available *only in certain states*.

☐ 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local laws where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180 day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law. Specifically, debtor selects the exemptions of the state of:

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
36 Chestnut Hill Lane South Williamsville, New York	CPLR Art. 52	10,000.00	165,000.00
1996 Nissan Sentra	D & C §282	2,400.00	500.00
2000 Chevrolet Ventura	D & C §282	2,400.00	10,000.00
Household Goods, Clothes and Jewelry	CPLR Art. 52	10,000.00	3,000.00

# SCHEDULE D— CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H— Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," in the column labeled "Husband, Wife, Joint or Community" (Abbreviated: H,W,J,C).

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is Disputed, place an "X" in the column labeled Disputed. You may need to place an X in more than one of these three columns.

Report the total of all claims listed on this Schedule D in the box labeled "Total" on the last sheet of the completed Schedule. Report this total also on the Summary of Schedules.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H W J C	Date Claim Was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion If Any
Acct No: 005940460 CountryWide Home Loans P.O. Box 660694 Dallas, TX 75266			Mortgage 2000 36 Chestnut Hill Lane South Williamsville, NY				148,406.00	-0-
Acct No: 642100-00-104985-9 Household Finance Corporation P.O. Box 17574 Baltimore, MD 21297			2002 36 Chestnut Hill Lane South Williamsville, NY				84,488.00	-0-
Acct No: 642100-26-117463-7 Household Finance Corporation P.O. Box 17574 Baltimore, MD 21297			2002 36 Chestnut Hill Lane South Williamsville, NY				10,045.00	-0-
Acct No: Erie County Tax Department Room 100 95 Franklin Street Buffalo, NY 14202			2003 - Tax 167 Louis Street Cheektowaga, NY				5,531.00	-0-

Acct No: 004 6475-17111 GMAC Payment Processing Center P.O. Box 51014 Carol Stream, IL 60125-1014			2000 Chevrolet Ventura				10,000.00	-0-
Acct No: 1200 49328387 American General Finance Sheridan Eggert Center 2925 Sheridan Drive Tonawanda, NY 14150			Second Mortgage 36 Chestnut Hill Lane South Williamsville, NY				10,920.00	-0-
Acct No:								
Acct No:								
Acct No:								
Acct No:								
Acct No:								
Acct No:								
Acct No:								
Acct No:								

269,390.00

TOTAL

(Report total also on Summary of Schedules)



## SCHEDULE E— CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule H— Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC" for "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "CONTINGENT." If the claim is unliquidated, place an "X" in the column labeled "UNLIQUIDATED." If the claim is disputed, place an "X" in the column labeled "DISPUTED." You may need to place an X in more than one of these three columns. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also in the Summary of Schedules.

### TYPES OF PRIORITY

☐ Extensions of credit in an involuntary case.

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,000\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original business, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to a maximum of \$1,800\* for deposits for the purchase, lease, rental of property or services for personal, family or household use, that were not delivered or provided. 11 U.S.C. 507(a)(6).

☐ Alimony, Maintenance or Support

Claims of a spouse, former spouse, or child of the debtor for Alimony, Maintenance or Support, to the extent provided in 11 U.S.C. 507(a)(7).

X Taxes and certain other debts owed to governmental units

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 507(a)(9).

\* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced after the date of  
Case 1-04-14041-MJK, Doc 1, Filed 05/28/04, Entered 06/01/04 08:10:24,  
Description: Main Document , Page 9 of 44

\* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced after the date of adjustment.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H W J C	Date Claim Was Incurred, and Consideration for Claim	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Total Amount of Claim	Amount Entitled to Priority
Acct No: Internal Revenue Service Andover, MA 05501			941 2100			D	78,921.00	78,921.00
Acct No: New York State W.A. Harriman Campus Albany, NY 12227			Income Tax 2002			D	1,614.00	1,614.00
Acct No: Internal Revenue Service Andover, MA 05501			1040 2002			D	575.00	575.00
Acct No:								
Acct No:								
Acct No:								
Acct No:								
							81,110.00	TOTAL

(Report total also on Summary of Schedules)

**SCHEDULE F— CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address,, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or property of the debtor, as of the date of the filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use continuation sheets.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule H— Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC" for "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "CONTINGENT." If the claim is unliquidated, place an "X" in the column labeled "UNLIQUIDATED." If the claim is disputed, place an "X" in the column labeled "DISPUTED." You may need to place an X in more than one of these three columns. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also in the Summary of Schedules.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H W J C	Date Claim Was Incurred  And Consideration for Claim  If Claim is Subject to Setoff, so State	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount  of Claim
Acct No: 38073765 Melaleuca 3910 S. Yellowstone Highway Idaho Falls, Idaho 83402			2004				45.00
Acct No: Commercial Credit Counseling Services 95 Route 17 South - Suite 310 Paramus, New Jersey 07652			2000-2004 Credit Counseling Service			D	1 And No More
Acct No: CIR Electrical Construction Corp. 2750 Kenmore Avenue Tonawanda, NY 14150			Business Debt June 16, 2003				1,881.00
Acct No: Piotrowski Builders 38 Cove Creek Run West Seneca, NY 14224			Landlord To Business 2001-2004				14,700.00
Acct No: Talking Phone Book 1945 Sheridan Drive Buffalo, NY 14223			Telephone Book 2003-2004				3,205.00
Acct No: 14221STPBY34408 LTD Commodities LLC P.O. Box 702 Barnockburn, IL 60015			Business Debt 2002-2003				665.00

Acct No: 4327470000511314 Juniper Bank P.O. Box 8833 Wilmington, DE 19899			Credit Card 2000-2004				10,465.00
Acct No: 1394029 The Yellow Pages P.O. Box 670528 Houston, TX 77267			Telephone Listing 2004				184.00
Acct No: 15601100 Crystal Rock Bottled Water P.O. Box 10028 Waterbury, CT 06725			Water Service 2003-2004				323.00
Acct No: Super Coups Of WNY 4232 Ridge Lea Road - Suite 22 Amherst, NY 14226			Mailers 2003-2004				700.00
Acct No: 686388327 Cingular Wireless P.O. Box 17496 Baltimore, MD 21297		W	Telephone Service 2002-2004				1,315.00
Acct No: 5433-3900-0483-4330 Household Credit Services P.O. Box 17051 Baltimore, MD 21297		H	Credit Card 2000-2004				2,390.00
Acct No: 5753166-08 National Fuel Gas P.O. Box 4103 Buffalo, NY 14264		W	Gas Bill 2000-2004				520.00
Acct No: 89-310-16-031400-35 NYSEG P.O. Box 5550 Ithaca, NY 14852		W	Electric Bill 2004				114.00
Acct No: 67436-93116 Niagara Mohawk 300 Erie Boulevard West Syracuse, NY 13252		W	2003-2004				821.00
Acct No: 001-0533476-000*4 Lease Finance Group A Division Of CIT 233 North Michigan Avenue, Suite 1800 Chicago, IL 60601		W	Lease 2003-2004				900.00
Acct No: LensCrafters P.O. Box 710135 Cincinnati, OH 45271		H	Examination 2003-2004				35.00
Acct No: 716 639 0550 222 269 Verizon P.O. Box 15071 Albany, NY 12212		W	2004 Telephone Service				133.00

Acct No: 6035 3220 0472 7362 Home Depot Credit Services P.O. Box 6029 The Lakes, NV 88901			Store Charge 2001-2004				2,050.00
Acct No: 3399456 Choice One Communications P.O. Box 1927 Albany, NY 12201			Telephone Service 2004				90.00
Acct No: 58063 Clipper Magazine 3708 Hempland Road P.O. Box 610 Mountville, PA 17554			Coupons 2003-2004				690.00
Acct No: 7166752872 Mid American Specialties P.O. Box 382127 Germantown, TN 38183			January 9, 2003 to August 22, 2003				117.00
Acct No: Womens & Childrens Hospital P.O. Box 2330 Buffalo, NY 14240			Medical Services 2004				448.00
Acct No: Millard Fillmore Hospital P.O. Box 2330 Buffalo, NY 14240			Medical Services 2003				1,291.00
Acct No: Overton, Russell & Doerr P.O. Box 437 Clifton Park, NY 12065			Duplicate				
Acct No: Klub House, Inc. d/b/a Quality Day Care Child Development Center 445 Evans Road Williamsville, NY 14221			Judgment April 2, 2004				54,815.00
Acct No: Thomas P. Cunningham, Esq. 1600 Liberty Building Buffalo, NY 14202			Duplicate				
Acct No: 152595 University Ophthalmology (Pediatric) P.O. Box 3378 Buffalo, NY 14240			Medical Services 2003-2004				192.00

(Report total also on Summary of Schedules)

Acct No: 4388-6417-8796-2054 Capital One Bank P.O. Box 85147 Richmond, VA 23276			Credit Card 2000-2004				2,712.00
Acct No: 4305-7221-0926-4294 Capital One Bank P.O. Box 85147 Richmond, VA 23276			Credit Card 2000-2004				1,022.00
Acct No: Retriever Payment Systems 16604 S. 107th Ct. Orland Park, IL 60467			2004				500.00
Acct No: 5477 5389 2024 0019 Advanta Bank Corp. P.O. Box 8088 Philadelphia, PA 19101			Business Debt 1999-2004				18,305.00
Acct No: 4862-3622-3620-2969 Capital One Bank P.O. Box 85147 Richmond, VA 23276			Credit Card 2000-2004				1,006.00
Acct No: 641206-00-388947-2 Household Finance Corporation P.O. Box 17574 Baltimore, MD 21297			Credit Card 2000-2004				11,108.00
Acct No: 2600219-6755321 Radiology Associates Of Buffalo P.O. Box 1333 Buffalo, NY 14240			Medical Services 2003				23.00
Acct No: 4427100019855191 Bank Of America P.O. Box 2278 Norfolk, VA 23501			Credit Card 2000-2004				6,065.00
Acct No: 20003704780702 Chase Processing Center P.O. Box 650480 Dallas, TX 75265			Loan 2001				4,850.00
Acct No: 6011 0022 5033 1758 Discover Card P.O. Box 15251 Wilmington, DE 19886			Credit Card 2001-2004				5,623.00
Acct No: 4875WO Paul J. Wopperer, MD PC 5214 Main Street Williamsville, NY 14221			Medical Services 2002				10.00

In re: , Debtor(s)

Case No:

Acct No: Evelyn Whitaker RD 5 Box 129B Tyrone, PA 16686			Business Loan 2001				17,500.00
Acct No: Laura Molino 99 Fox Chapel Orchard Park, NY 14127			Business Loan 2001				30,000.00
Acct No: Tracy Iacono 25 Chatham Court Orchard Park, NY 14127			Business Loan 2001				17,250.00
Acct No: Household Finance Corporation c/o Woods, Oviatt Gilman LLP 700 Crossroads Building - 2 State Street Rochester, NY 14614			Duplicate				
Acct No: Key Bank National Association 4910 Tiedeman Road Brooklyn, OH 44144			Judgment 2001				8,000.00
Acct No: Melvin & Melvin, PLLC 217 South Salina Street Syracuse, NY 13202			Duplicate				
Acct No: 6811 Amherst Dental Group 777 Hopkins Road Williamsville, NY 14221			Dental Services 2003				600.00
Acct No: Highlights For Children 1800 Watermark Drive P.O. Box 269 Columbus, Ohio 43216			Magazine 2003				21.00
Acct No: Lisa Piotrowski 92 East & West Road West Seneca, NY 14224			Business Loan 2001				17,200.00
Acct No: 5491130083648139 Citi Cards P.O. Box 45165 Jacksonville, FL 32232			Credit Card 1998-2004				13,438.00
Acct No: Rural Metro 481 William Gaiter Parkway Buffalo, NY 14215			Medical Services December 30, 2003				656.00

Acct No: 063955-00 University Of Buffalo Neurosurgery, Inc. Dept. 883 - P.O. Box 8000 Buffalo, NY 14267			Medical Services 2003				164.00
Acct No: 5407-9150-0109-7374 Household Credit Services f/n/a Orchard Park P.O. Box 98715 Las Vegas, NV 89193			Credit Card 2000-2004				1,612.00
Acct No: Monogram Credit Card Bank Of Georgia 5775 Glenridge Drive Atlanta, GA 30328			Credit Card 2000-2004				1,226.00
Acct No: Sharinn & Lipshie, P.C. 200 Garden City Plaza - Suite 506 Garden City, NY 11530			Duplicate				
Acct No: English Park, LLC c/o Clover Management, Inc. 1430 Millersport Highway Williamsville, NY 14221			Rent 2004				12,922.00
Acct No: Mindy L. Marranca, Esq. 43 Court Street - Suite 930 Buffalo, NY 14202			Attorney's Fees 2004				1 And No More
Acct No: 30743505-1 Erie County Water Authority 350 Ellicott Square Building P.O. Box 5148 Buffalo, NY 14240			Water Bill 2004				78.00
Acct No: Sisters Of Charity Hospital 2157 Main Street Buffalo, NY 14214			Medical Services 2004				75.00
Acct No: Christopher Chiropractic Center c/o Siegel, Kelleher & Kahn 420 Franklin Street Buffalo, NY 14202			Medical Services 2003				108.00
Acct No: 5491 1300 8364 8139 AT&T Universal Card P.O. Box 8117 S. Hackensack, NJ 07606			Credit Card 2000-2004				13,438.00
Acct No: 2171945-6454634 Kaleida Radiologists P.O. Box 32301 Hartford, CT 06150			Medical Services 2003				125.00



In re: , Debtor(s)

Case No:

Acct No: Leisure Craft Pools 2 Lancaster Parkway Lancaster, NY 14086			2003				394.00
Acct No: Derrick Enderby 4765 Boncrest Drive East Williamsville, NY 14221			Small Claims Judgment 2004				690.00
Acct No: 779156196 HSBC Bank USA P.O. Box 2103 Buffalo, NY 14240			Overdraft 2004				64.00
Acct No: 7824 1491 0240 5226 HSBC Bank USA P.O. Box 37278 Baltimore, MD 21297			Credit Card 2000-2004				1,260.00
Acct No: 9102405226 HSBC Bank USA P.O. Box 4215 Buffalo, NY 14240			Credit Card 2000-2004				500.00
Acct No: D0011778989 HSBC Bank USA P.O. Box 2103 Buffalo, NY 14240			Credit Card 2000-2004				6,465.00
Acct No: Scholastic, Inc. c/o RMCB P.O. Box 1234 Elmsford, NY 10523			Books 2004				26.00
Acct No: 210709895 St. Joseph Hospital 2605 Harlem Road Cheektowaga, NY 14225			Medical Services 2002				127.00
Acct No: 1223326 Windsong Radiology, P.C. 55 Sprindrift Drive Williamsville, NY 14221			Medical Services 2004				20.00
Acct No: FreshBake Co. 1070 Clinton Street Buffalo, NY 14206			Business Debt 2003-2004				600.00
Acct No: Womens & Childrens Hospital OP P.O. Box 2330 Buffalo, NY 14240			Medical Services 2003				50.00

In re: , Debtor(s)

Case No:

Acct No: James Butters Psy.D 37 S. Cayuga Road Williamsville, NY 14221			Medical Services 2004				125.00
Acct No: Kirby Center Of Erie County 4640 Broadway Depew, NY 14043			2003				700.00
Acct No: MFHS Physicians' Emergency Service P.C. P.O. Box 8000 - Dept. 744 Buffalo, NY 14267			Medical Services 2003				130.00
Acct No: Franklin Credit Management Corp. P.O. Box 197 East Liverpool, OH 43920			Duplicate Of Juniper Bank				
Acct No: Brian N. Lewandowski, Esq. 721 Center Road West Seneca, NY 14224			Attorney's Fees 2003				2,000.00
Acct No: Moss & Sullivan, Inc. 2805 Wehrle Drive - Suite 11 Williamsville, NY 14221			2003				104.00
Acct No: Awnings Plus 553 River Road North Tonawanda, NY 14120			Awnings 2003				229.00
Acct No: Better Results Inc. c/o CCC Of NY P.O. Box 740 Buffalo, NY 14217			2003				2,182.00
							299,394.00

(Report total also on Summary of Schedules)

**SCHEDULE G— EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e, "Purchaser," "Agent" etc. State whether the debtor is lessor or lessee of a lease.

Provide the name and complete mailing address of all other parties to each lease or contract described.

NOTE: a party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Mailing Address, including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential real property. State Contract Number of any Government Contract
NONE	

# SCHEDULE H— CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signors. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse in this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of the case.

Name and Address of Codebtor	Name and Address of Creditor
NONE	

**SCHEDULE I— CURRENT INCOME OF INDIVIDUAL DEBTORS**

The column labeled "spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  Married	Dependents of Debtor and Spouse		
	Names Christopher Ryan Scott	Age 7 12 2	Relationship Son Son Son
EMPLOYMENT:		Debtor	Spouse
Occupation, Name of Employer:		Eagle Systems Inc. - Technician	Unemployed
How long employed:		15 Years	
Address of employer:		Harlem Road, Cheektowaga, New York	

	DEBTOR	SPOUSE
Income: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (Pro rate if not paid monthly)	2,634.60	
Estimated monthly overtime		
<b>SUBTOTAL</b>	<b>2,634.60</b>	<b>0.00</b>
<b>LESS PAYROLL DEDUCTIONS</b>	<b>396.74</b>	
a. Payroll taxes and Social Security		
b. Insurance - Flex Health	294.20	
c. Union dues		
d. Other (Specify)		
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>690.94</b>	<b>0.00</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>1,943.66</b>	<b>0.00</b>
Regular income from operation of business/profession/farm (attach statement)		
Income from real property		
Interest and dividends		
Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of the dependents listed above - Child Support		900.00
Social security or other governmental assistance Specify:		
Pension or retirement income		
Other monthly income (Specify):		
<b>TOTAL MONTHLY INCOME</b>	<b>1,943.66</b>	<b>900.00</b>
<b>TOTAL COMBINED MONTHLY INCOME</b>	<b>2,843.66</b>	(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.

# SCHEDULE J— CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

Rent, home mortgage, or mobile-home lot rent	1,703.01
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Utilities	
Electricity and heating fuel	270.00
Water and sewer	60.00
Telephone	55.00
Other utilities: Cable	50.00
Home Maintenance, repairs, upkeep	125.00
Food	500.00
Clothing	90.00
Laundry, dry cleaning	50.00
Medical and dental expenses	400.00
Transportation (not including car payments)	200.00
Recreation, clubs, entertainment, newspapers, magazines	
Charitable contributions	
Insurance (not deducted from wages or inc. in mortgage pmt)	
Homeowner's or renter's	
Life	
Health	
Auto	129.00
Other insurance:	
Taxes (not deducted from wages or included in home mortgage) Specify:	
Installment payments (in Chapters 12 and 13, do not list payments to be included in the plan)	
Auto payment:	311.00
Other payment:	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at the debtor's home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other expenses:	
TOTAL MONTHLY EXPENSES (report also on Summary of Schedules)	3,943.01

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re: , Debtor(s)

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under Chapter 12 or Chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, must also complete Questions 19-25. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

Definitions

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director or person in control; officers, directors, and persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
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2004 - \$14,400.00 (estimated)	
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2003 - \$43,000.00 (estimated)	
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2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment trade or profession, or operation of the debtor's business during the two years immediately preceding the commencement of the case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

2003 - \$10,800.00 (estimated)	Child Support Ex-Husband
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2004 - \$ 3,600.00 (estimated)	Child Support Ex-Husband
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### 3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
NONE			

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
NONE			

### 4. Suits and administrative proceedings, executions, garnishments and executions

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT/AGENCY AND LOCATION	STATUS OR DISPOSITION
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There are many Judgments against the Debtors. Will amend after Judgment Search

b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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NONE

### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to a seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE, SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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NONE



## 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
NONE		

b. List all property in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME, LOCATION OF COURT, CASE TITLE AND NUMBER	DATE OF ORDER	DESCRIPTION, VALUE OF PROPERTY
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NONE

## 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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NONE

## 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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NONE

## 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR, IF OTHER THAN DEBTOR	AMOUNT OF MONEY, OR DESCRIPTION AND VALUE OF PROPERTY
John H. Ring III - \$800.00		
Filing Fee - \$209.00		

#### 10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND RELATIONSHIP OF TRANSFeree; RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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NONE

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations and brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT; AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Charter One Bank	Negative Balance	May, 2004
Prudential Insurance	\$1,100.00 for Payroll	April, 2004

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER INSTITUTION	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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NONE

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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NONE

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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NONE

**15. Prior Address of Debtor**None  
☒

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

**16. Spouses and Former Spouses**None  
☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  
☒

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

None  
☒

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

None



- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR  
DISPOSITION

**18 . Nature, location and name of business**

None



- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Step By Step Daycare Inc.		344 Harris Hill Road Williamsville, NY 14221	Daycare	September 1, 2000 April, 2004

None



- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**None  
☐

- a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Rita Molino Sell 36 Chestnut Hill Lane South Williamsville, NY 14221	2000-2004

---

None  
☒

- b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

---

None  
☒

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

---

None  
☒

- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
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**20. Inventories**None  
☒

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

---

None  
☒

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

**21 . Current Partners, Officers, Directors and Shareholders**None  
☐

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
Rita Molino Sell 36 Chestnut Hill Lane South Williamsville, NY 14221		100 percent

None  
☒

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	--

**22 . Former partners, officers, directors and shareholders**None  
☒

- a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None  
☒

- b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**None  
☒

- If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	--------------------------------	--

**24. Tax Consolidation Group.**

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION      LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION NUMBER

---

**25. Pension Funds.**

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND      LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION NUMBER

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\* \* \* \* \*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 14 2004

Signature of Debtor Scott Sell  
SCOTT SELL

Date May 14 2004

Signature of Joint Debtor Rita Molino Sell  
(if any) RITA MOLINO SELL

*[If completed on behalf of a partnership or corporation]*

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

Signature \_\_\_\_\_

Print Name and Title \_\_\_\_\_

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

\_\_\_\_ continuation sheets attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571*

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. (Required by 11 U.S.C. § 110(c).) \_\_\_\_\_

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.*



UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re:

Debtor(s)

Case No:

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from schedules A, B, C, D, E, F, G, H, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED	NO. SHEETS	ASSETS	LIABILITIES	OTHER
A — Real Property	Yes	1	237,000.00		
B — Personal Property	Yes	2	13,700.00		
C — Property Claimed as Exempt	Yes	1			
D — Creditors Holding Secured Claims	Yes	2		269,390.00	
E — Creditors Holding Unsecured Priority Claims	Yes	2		81,110.00	
F — Creditors Holding Unsecured Nonpriority Claims	Yes	8		299,394.00	
G — Executory Contracts and Unexpired Leases	Yes	1			
H — Codebtors	Yes	1			
I — Current Income of Individual Debtor(s)	Yes	1			2,843.66
J — Current Expenditures of Individual Debtor(s)	Yes	1			3,943.01
Total number of sheets in all Schedules ▶		20			
Total Assets ▶			250,700.00		
Total Liabilities ▶				649,894.00	

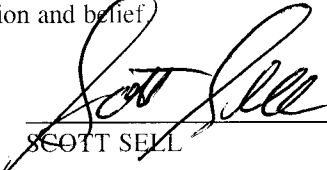
DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date May 14 2004

Signature

  
SCOTT SELL

Date May 14 2004

Signature

  
RITA MOLINO SELL

(In joint case, both debtors must sign)

DECLARATION UNDER PENALTY ON BEHALF OF A CORPORATION

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_ sheets, and that I declare that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
(Print or type the name of individual signing for debtor)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

-----  
*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§152 and 3571.

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re ,

Debtor(s)

Case No.

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to be Surrendered.*

Description of Property

Creditor's name

NONE

*b. Property to Be Retained.*

*[Check any applicable statement]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
36 Chestnut Hill Lane South Williamsville, New York	CountryWide Home Loans			
36 Chestnut Hill Lane South Williamsville, New York	Household Finance Corporation			
167 Louis Street Cheektowaga, New York	Erie Conty Tax Department			
2000 Chevrolet Ventura	GMAC Payment Processing Center			
36 Chestnut Hill Lane South Williamsville, New York	American General Finance			

Date: May 14 2004

SCOTT SELL

Date: May 14 2004

RITA MOLINO SELL

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re

Debtor(s)

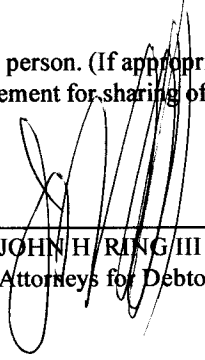
Case No:

DISCLOSURE OF COMPENSATION UNDER 11 U.S.C. 329  
AND BANKRUPTCY RULE 2016(b)

I certify that I am the attorney for the above named debtor and that the compensation paid or agreed to be paid to me for services rendered or to be rendered in behalf of the debtor in or in connection with a case under title 11 of the United States Code, such payment or agreement having been made after one year before the date of the filing of the petition, is as follows: \$800.00 plus filing fee of \$209.00 paid, \$N/A to be paid, that the source of the compensation and filing fee paid was earnings, and that the source of the compensation agreed to be paid is N/A.

I have not agreed to share this compensation with any other person. (If appropriate) The details of such sharing or agreement to share are as follows (except that no such details are required of any agreement for sharing of the compensation with a member or regular associate of the attorney's law firm):

Date: May 14 2004

  
\_\_\_\_\_  
JOHN H. RING/III  
Attorneys for Debtor(s)

CountryWide Home Loans  
P.O. Box 660694  
Dallas, TX 75266

Household Finance Corporation  
P.O. Box 17574  
Baltimore, MD 21297

Household Finance Corporation  
P.O. Box 17574  
Baltimore, MD 21297

Erie County Tax Department  
Room 100  
95 Franklin Street  
Buffalo, NY 14202

GMAC Payment Processing Center  
P.O. Box 51014  
Carol Stream, IL 60125-1014

American General Finance  
Sheridan Eggert Center  
2925 Sheridan Drive  
Tonawanda, NY 14150

Internal Revenue Service  
Andover, MA 05501

New York State  
W.A. Harriman Campus  
Albany, NY 12227

Internal Revenue Service  
Andover, MA 05501

Melaleuca  
3910 S. Yellowstone Highway  
Idaho Falls, Idaho 83402

Commercial Credit Counseling Services  
95 Route 17 South - Suite 310  
Paramus, New Jersey 07652

CIR Electrical Construction Corp.  
2750 Kenmore Avenue  
Tonawanda, NY 14150

Piotrowski Builders  
38 Cove Creek Run  
West Seneca, NY 14224

Talking Phone Book  
1945 Sheridan Drive  
Buffalo, NY 14223

LTD Commodities LLC  
P.O. Box 702  
Bannockburn, IL 60015

Juniper Bank  
P.O. Box 8833  
Wilmington, DE 19899

The Yellow Pages  
P.O. Box 670528  
Houston, TX 77267

Crystal Rock Bottled Water  
P.O. Box 10028  
Waterbury, CT 06725

Super Coups Of WNY  
4232 Ridge Lea Road - Suite 22  
Amherst, NY 14226

Cingular Wireless  
P.O. Box 17496  
Baltimore, MD 21297

Household Credit Services  
P.O. Box 17051  
Baltimore, MD 21297

National Fuel Gas  
P.O. Box 4103  
Buffalo, NY 14264

NYSEG  
P.O. Box 5550  
Ithaca, NY 14852

Niagara Mohawk  
300 Erie Boulevard West  
Syracuse, NY 13252

Lease Finance Group A Division Of CIT  
233 North Michigan Avenue, Suite 1800  
Chicago, IL 60601

LensCrafters  
P.O. Box 710135  
Cincinnati, OH 45271

Verizon  
P.O. Box 15071  
Albany, NY 12212

Home Depot Credit Services  
P.O. Box 6029  
The Lakes, NV 88901

Choice One Communications  
P.O. Box 1927  
Albany, NY 12201

Clipper Magazine  
3708 Hempland Road  
P.O. Box 610  
Mountville, PA 17554

Mid American Specialties  
P.O. Box 382127  
Germantown, TN 38183

Womens & Childrens Hospital  
P.O. Box 2330  
Buffalo, NY 14240

Millard Fillmore Hospital  
P.O. Box 2330  
Buffalo, NY 14240

Overton, Russell & Doerr  
P.O. Box 437  
Clifton Park, NY 12065

Klub House, Inc., d/b/a Quality Day Care  
Child Development Center  
445 Evans Road  
Williamsville, NY 14221

Thomas P. Cunningham, Esq.  
1600 Liberty Building  
Buffalo, NY 14202

University Ophthalmology (Pediatric)  
P.O. Box 3378  
Buffalo, NY 14240

Capital One Bank  
P.O. Box 85147  
Richmond, VA 23276

Capital One Bank  
P.O. Box 85147  
Richmond, VA 23276

Retriever Payment Systems  
16604 S. 107th Ct.  
Orland Park, IL 60467

Advanta Bank Corp.  
P.O. Box 8088  
Philadelphia, PA 19101

Capital One Bank  
P.O. Box 85147  
Richmond, VA 23276

Household Finance Corporation  
P.O. Box 17574  
Baltimore, MD 21297

Radiology Associates Of Buffalo  
P.O. Box 1333  
Buffalo, NY 14240

Bank Of America  
P.O. Box 2278  
Norfolk, VA 23501

Chase Processing Center  
P.O. Box 650480  
Dallas, TX 75265

Discover Card  
P.O. Box 15251  
Wilmington, DE 19886



Paul J. Wopperer, MD PC  
5214 Main Street  
Williamsville, NY 14221

Evelyn Whitaker  
RD 5 Box 129B  
Tyrone, PA 16686

Laura Molino  
99 Fox Chapel  
Orchard Park, NY 14127

Tracy Iacono  
25 Chatham Court  
Orchard Park, NY 14127

Household Finance Corporation  
c/o Woods, Oviatt Gilman LLP  
700 Crossroads Building - 2 State Street  
Rochester, NY 14614

Key Bank National Association  
4910 Tiedeman Road  
Brooklyn, OH 44144

Melvin & Melvin, PLLC  
217 South Salina Street  
Syracuse, NY 13202

Amherst Dental Group  
777 Hopkins Road  
Williamsville, NY 14221

Highlights For Children  
1800 Watermark Drive  
P.O. Box 269  
Columbus, Ohio 43216

Lisa Piotrowski  
92 East & West Road  
West Seneca, NY 14224

Citi Cards  
P.O. Box 45165  
Jacksonville, FL 32232

Rural Metro  
481 William Gaiter Parkway  
Buffalo, NY 14215

University Of Buffalo Neurosurgery, Inc.  
Dept. 883 - P.O. Box 8000  
Buffalo, NY 14267

Household Credit Services  
f/n/a Orchard Park  
P.O. Box 98715  
Las Vegas, NV 89193

Monogram Credit Card Bank Of Georgia  
5775 Glenridge Drive  
Atlanta, GA 30328

Sharinn & Lipshie, P.C.  
200 Garden City Plaza - Suite 506  
Garden City, NY 11530

English Park, LLC  
c/o Clover Management, Inc.  
1430 Millersport Highway  
Williamsville, NY 14221

Mindy L. Marranca, Esq.  
43 Court Street - Suite 930  
Buffalo, NY 14202

Erie County Water Authority  
350 Ellicott Square Building  
P.O. Box 5148  
Buffalo, NY 14240

Sisters Of Charity Hospital  
2157 Main Street  
Buffalo, NY 14214

Christopher Chiropractic Center  
c/o Siegel, Kelleher & Kahn  
420 Franklin Street  
Buffalo, NY 14202

AT&T Universal Card  
P.O. Box 8117  
S. Hackensack, NJ 07606

Kaleida Radiologists  
P.O. Box 32301  
Hartford, CT 06150

Leisure Craft Pools  
2 Lancaster Parkway  
Lancaster, NY 14086

Derrick Enderby  
4765 Boncrest Drive East  
Williamsville, NY 14221

HSBC Bank USA  
P.O. Box 2103  
Buffalo, NY 14240

HSBC Bank USA  
P.O. Box 37278  
Baltimore, MD 21297

HSBC Bank USA  
P.O. Box 4215  
Buffalo, NY 14240

HSBC Bank USA  
P.O. Box 2103  
Buffalo, NY 14240

Scholastic, Inc.  
c/o RMCB  
P.O. Box 1234  
Elmsford, NY 10523

St. Joseph Hospital  
2605 Harlem Road  
Cheektowaga, NY 14225

Windsong Radiology, P.C.  
55 Sprindrift Drive  
Williamsville, NY 14221

FreshBake Co.  
1070 Clinton Street  
Buffalo, NY 14206

Womens & Childrens Hospital OP  
P.O. Box 2330  
Buffalo, NY 14240

James Butters Psy.D.  
37 S. Cayuga Road  
Williamsville, NY 14221

Kirby Center Of Erie County  
4640 Broadway  
Depew, NY 14043

MFHS Physicians' Emergency Service PC  
P.O. Box 8000 - Dept. 744  
Buffalo, NY 14267

Franklin Credit Management Corp.  
P.O. Box 197  
East Liverpool, OH 43920

Brian N. Lewandowski, Esq.  
721 Center Road  
West Seneca, NY 14224

Moss & Sullivan, Inc.  
2805 Wehrle Drive - Suite 11  
Williamsville, NY 14221

Awnings Plus  
553 River Road  
North Tonawanda, NY 14120

Better Results Inc.  
c/o CCC Of NY  
P.O. Box 740  
Buffalo, NY 14217